

Information to identify the case:

Debtor 1	James E. Kline	Social Security number or ITIN	xxx-xx-7532
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Karen L. Kline	Social Security number or ITIN	xxx-xx-8008
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21864-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James E. Kline

Karen L. Kline

8/9/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James E. Kline
 Karen L. Kline
 Debtors

Case No. 17-21864-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 38

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb
 14415198 +James E. Kline, Karen L. Kline, 819 Missouri Lane, Jeannette, PA 15644-1636
 14415202 +Arthur Lashin, Esq., Meridian Center 1, 2 Industrial Way West, Eatontown, NJ 07724-2265
 14415203 +Brightside Academy, 100 S Second Street, Jeannette, PA 15644-2104
 14415206 +Bryant State Bank, 500 East 60th Street, Sioux Falls, SD 57104-0478
 14415207 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14415208 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394
 14415209 +City of Jeannette, Jacob Milliron, 110 S. Second Street, Jeannette, PA 15644-2114
 14415210 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 14415211 Comenity Bank, P.O. Box 1182273, Columbus, OH 43218-2273
 14415212 +Daniel J. Santucci, Esq., 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
 14415212 +David J. Apothaker, 520 Fellowship Road, Suite C306, P.O. Box 5496,
 Mount Laurel, NJ 08054-5496
 14415213 Digestive Care Consultants, P.O. Box 98, Delmont, PA 15626-0098
 14415214 Excelsa Health Physician Practices, P.O. Box 431, Landisville, PA 17538-0431
 14415216 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: First Savings Bank, 500 East 60th Street, Sioux Falls, SD 57104)
 14415218 FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 14415215 +First National Credit, 500 East 60th Street, Sioux Falls, SD 57104-0478
 14415217 +First Savings Credit, 500 East 60th Street, Sioux Falls, SD 57104-0478
 14415219 Hayt, Hayt & Landau, LLC, P.O. Box 500, Eatontown, NJ 07724-0500
 14415220 +Keybridge Medical Revenue Managers, 2244 Baton Rouge, Lima, OH 45805-1132
 14641982 Keybridge Medical Revenue Managers, 2248 Baton Rouge, Lima, OH 45805
 14415221 Medical Health Services, P.O. Box 747, Lima, OH 45802-0747
 14415223 +Michelle Langdon, Treasurer, 110 S. Second Street, Jeannette, PA 15644-2114
 14415224 +Midland Funding, 2365 Northside Drive 300, San Diego, CA 92108-2709
 14415640 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14415226 Radiologic Consultants, 717 East Pittsburgh Street, Greensburg, PA 15601-2636
 14415227 +Ratchford Law Group, 409 Lackawanna Avenue, Suite 3, Scranton, PA 18503-2059
 14415229 Unity Pathology Associates, P.O. Box 90040, Pittsburgh, PA 15224-0440
 14415231 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJRWALSH.COM Aug 10 2017 01:04:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:10:30 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14415200 EDI: BANKAMER.COM Aug 10 2017 01:04:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 14415199 EDI: BANKAMER.COM Aug 10 2017 01:04:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14415201 +EDI: TSYS2.COM Aug 10 2017 01:03:00 Barclay's Bank, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14415204 +EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One, Attn: General Correspondence,
 P.O. Box 30281, Salt Lake City, UT 84130-0281
 14415205 +EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14415222 +EDI: MERRICKBANK.COM Aug 10 2017 01:03:00 Merrick Bank, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 14415228 EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank-Walmart, P.O. Box 965024,
 El Paso, TX 79998
 14415230 +EDI: BLUESTEM Aug 10 2017 01:04:00 Webbank-Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14415225 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; lkinsey@spencecuster.co
m;mskunta@spencecuster.com; jwalsh@ecf.epiqsystems.com
John Eric Bumbaugh on behalf of Debtor James E. Kline Bumbaugh-Nicola@comcast.net
John Eric Bumbaugh on behalf of Joint Debtor Karen L. Kline Bumbaugh-Nicola@comcast.net
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 6